

REMARKS

The Office Action dated January 9, 2008 has been received and carefully considered. Claims 7, 9, 15, 23, 31-33 and 41 are pending in the application, with claims 7 and 23 being the independent claims. In view of the foregoing amendments, Applicant traverses all pending rejections, and respectfully submit that the application is in condition for allowance. Notice thereof is respectfully requested.

Pending Rejections

On pages 2-3, the Office Action rejects claims 7, 9 and 15-17 under 35 U.S.C. § 102(b) as allegedly being anticipated by Honnsbeen.

On pages 4-5, the Office Action rejects claims 23, 31-33, and 41 under 35 U.S.C § 103(a) as allegedly being unpatentable over Honnsbeen and Lam *et al.*

Personal Interview

Applicant thanks Examiner Battula and Examiner Banks for the courtesy extended by conducting the personal interview on May 20, 2008. During the interview Applicant's representative proposed amendments to overcome the art of record. Applicant has now incorporated the proposed amendments into this response.

The Rejections Based on 35 U.S.C. § 102(b) Should Be Withdrawn

On pages 2-3, the Office Action rejects claims 7, 9, and 15-17 under 35 U.S.C. § 102(b) as allegedly being anticipated by Honnsbeen. Applicant respectfully traverses this rejection. Claim 7 and the dependent claims thereon have been amended to recite a credit card. Honnsbeen does not teach or suggest a credit card. Instead, Honnsbeen teaches protective slide container for

transparent photographic slides. *See* Honnsbeen, Abstract and Figures 1 and 2. A transparent slide projector is not a credit card. Moreover, Honnsbeen does not teach or suggest the claimed structures of a credit card, including the credit card portion and magnetic stripe. Accordingly claims 7, 9, and 15-17 are not anticipated by Honnsbeen. Applicant therefore respectfully requests withdrawal of the rejection.

The Rejections Based on 35 U.S.C. § 103(a) Should Be Withdrawn

On pages 4-5, the Office Action rejects claims 23 and 31-33 and 41 under 35 U.S.C § 103(a) as allegedly being unpatentable over Honnsbeen and Lam *et al.* Applicant respectfully traverses this rejection. Claim 23 has been amended recite a credit card. Honnsbeen does not teach or suggest the claimed structures of a credit card, including the credit card portion and magnetic stripe. Lam does not cure this deficiency. Instead, Lam teaches a transparency holder, which is not a credit card. Thus, neither Honnsbeen nor Lam, when taken alone or in combination, teach or suggest the recited features of claim 23 or the claims dependent thereon. Applicant therefore respectfully requests withdrawal of the rejection.

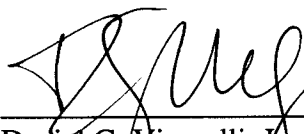
CONCLUSION

It is respectfully submitted that this application and all pending claims are in condition for allowance and such disposition is earnestly solicited. If the Examiner believes that a telephone conference or interview would advance prosecution of this application in any manner, the Examiner is requested to contact the undersigned attorney.

Please charge deposit account no. 50-0206 the amount of \$460.00 for the two-month extension of time. Should greater fees be due, Applicant authorizes the Commissioner to charge any such fees to the undersigned's Deposit Account 50-0206.

Date: June 9, 2008

Respectfully submitted,



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